

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Amber Nicole Lewis  
James Paul Lewis,, Jr.  
Debtors

Case No. 18-02692-MJC  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0314-5  
Date Rcvd: Jul 17, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2023:**

Recip ID db/jdb	Recipient Name and Address
5077911	Amber Nicole Lewis, James Paul Lewis,, Jr., 271 Spittler Rd, Pine Grove, PA 17963-9493
5077912	Amer/Peopl Ntl, 8990 W Dodge Rd, Omaha, NE 68114-3329
5077909	+ American Ntl Bank/Peoples Ntl Bank, 8990 W Dodge Rd, Omaha, NE 68114-3315
5077907	Law Office of Adam R Weaver Esq, 1407 Blakeslee Boulevard Dr E, Lehighton, PA 18235-9665
5077908	Lewis Amber Nicole, 271 Spittler Rd, Pine Grove, PA 17963-9493
5077925	Lewis James Paul Jr, 271 Spittler Rd, Pine Grove, PA 17963-9493
5100755	+ MS Hershey Medical Center, 500 University Dr, Hershey, PA 17033-2390
	+ Synchrony Bank by AIS, InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID cr	Notice Type: Email Address	Date/Time	Recipient Name and Address
	+ EDI: AISACG.COM	Jul 17 2023 22:44:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5077910	EDI: GMACFS.COM	Jul 17 2023 22:44:00	Ally, PO Box 9001951, Louisville, KY 40290-1951
5080396	EDI: GMACFS.COM	Jul 17 2023 22:44:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
5423724	+ EDI: AISACG.COM	Jul 17 2023 22:44:00	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5077913	EDI: BANKAMER.COM	Jul 17 2023 22:44:00	Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
5096761	+ EDI: BANKAMER2.COM	Jul 17 2023 22:44:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5077914	EDI: BANKAMER.COM	Jul 17 2023 22:44:00	Bk of Amer, PO Box 982238, El Paso, TX 79998-2238
5077915	Email/Text: cms-bk@cms-collect.com	Jul 17 2023 18:47:00	Capital Management Services, LP, 698 1/2 S Ogden St, Buffalo, NY 14206-2317
5077920	EDI: CITICORP.COM	Jul 17 2023 22:44:00	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
5080451	EDI: DISCOVER.COM	Jul 17 2023 22:44:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5077921	EDI: DISCOVER.COM	Jul 17 2023 22:44:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
5077922	EDI: DISCOVER.COM	Jul 17 2023 22:44:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
5077916	EDI: JPMORGANCHASE	Jul 17 2023 22:44:00	Chase Auto, PO Box 901003, Fort Worth, TX

			76101-2003
5077917	EDI: JPMORGANCHASE	Jul 17 2023 22:44:00	Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Apt Msc, Phoenix, AZ 85004-0073
5077918	EDI: JPMORGANCHASE	Jul 17 2023 22:44:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
5077919	EDI: JPMORGANCHASE	Jul 17 2023 22:44:00	Chase Card Services, Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298
5077923	Email/Text: PBNCNotifications@peritussservices.com	Jul 17 2023 18:47:00	Kohls/Capital One, Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120
5077924	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 17 2023 18:47:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
5102252	Email/PDF: resurgentbknofications@resurgent.com	Jul 17 2023 18:48:30	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5077926	Email/Text: bankruptcynotices@psecu.com	Jul 17 2023 18:47:00	P S E C U, Attention: Bankruptcy, PO Box 67013, Harrisburg, PA 17106-7013
5077927	+ Email/Text: bankruptcynotices@psecu.com	Jul 17 2023 18:47:00	PA Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
5103590	EDI: PRA.COM	Jul 17 2023 22:44:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5078734	+ EDI: RECOVERYCORP.COM	Jul 17 2023 22:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5094139	+ Email/Text: bankruptcynotices@psecu.com	Jul 17 2023 18:47:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5077928	EDI: RMSC.COM	Jul 17 2023 22:44:00	Paypal Credit, PO Box 71202, Charlotte, NC 28272-1202
5098842	Email/PDF: ebnotices@pnmac.com	Jul 17 2023 18:59:58	PennyMac Loan Services, LLC, P.O. Box 2010, Moorpark, CA 93020
5077929	Email/PDF: ebnotices@pnmac.com	Jul 17 2023 18:59:33	Pennymac Loan Services, Attn: Bankruptcy, PO Box 514387, Los Angeles, CA 90051-4387
5077930	Email/PDF: ebnotices@pnmac.com	Jul 17 2023 19:00:02	Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602
5077931	EDI: RMSC.COM	Jul 17 2023 22:44:00	Syncb/Amer Eagle DC, PO Box 965005, Orlando, FL 32896-5005
5077933	EDI: RMSC.COM	Jul 17 2023 22:44:00	Syncb/Sams Club DC, PO Box 965005, Orlando, FL 32896-5005
5077935	EDI: RMSC.COM	Jul 17 2023 22:44:00	Syncb/Sunglass Hut, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5077934	EDI: RMSC.COM	Jul 17 2023 22:44:00	Syncb/Sunglass Hut, PO Box 965036, Orlando, FL 32896-5036
5077936	EDI: RMSC.COM	Jul 17 2023 22:44:00	Syncb/Walmart DC, PO Box 965024, Orlando, FL 32896-5024
5077938	EDI: RMSC.COM	Jul 17 2023 22:44:00	Syncb/Wolf Furniture, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5077937	EDI: RMSC.COM	Jul 17 2023 22:44:00	Syncb/Wolf Furniture, C/o, PO Box 965036, Orlando, FL 32896-5036
5077932	EDI: RMSC.COM	Jul 17 2023 22:44:00	Syncb/lowes, PO Box 965005, Orlando, FL 32896-5005
5077939	EDI: RMSC.COM	Jul 17 2023 22:44:00	Synchrony Bank/American Eagle, Attn:

5077940	EDI: RMSC.COM	Jul 17 2023 22:44:00	Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
5077941	EDI: RMSC.COM	Jul 17 2023 22:44:00	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
5077942	EDI: RMSC.COM	Jul 17 2023 22:44:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
5101856	Email/PDF: bncnotices@becket-lee.com	Jul 17 2023 18:59:43	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
			eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
TOTAL: 41			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2023                      Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2023 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com
Adam R Weaver	on behalf of Debtor 2 James Paul Lewis , Jr. AttyWeaver@icloud.com
Adam R Weaver	on behalf of Debtor 1 Amber Nicole Lewis AttyWeaver@icloud.com
Brian C Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
Michael Patrick Farrington	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmlawgroup.com
United States Trustee	ustregion03.ha.ecf@usdoj.gov

District/off: 0314-5  
Date Rcvd: Jul 17, 2023  
TOTAL: 8

User: AutoDocke  
Form ID: 3180W

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**Information to identify the case:**

Debtor 1

Amber Nicole Lewis

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7931

EIN --

Debtor 2

James Paul Lewis, Jr.

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0303

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-02692-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Amber Nicole Lewis  
fka Amber Nicole Daubert

James Paul Lewis, Jr.

**By the  
court:**7/17/23Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

**Chapter 13 Discharge**

**For more information, see page 2>**

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**